

Office Copy

No. 133

Abstract of Reports of the
Condition of

MONTANA

State Banks
and
Trust Companies

Building & Loan Associations
and
Credit Union Associations

December 31, 1938



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MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	X Daly Bank & Trust Co. (1)
Baker	X The Bank of Baker
Belgrade	X Belgrade State Bank
Belt	X Belt Valley Bank (1)
Big Sandy	X Northern Montana State Bank
Big Timber	X Citizens Bank & Trust Co. (1)
Billings	X Security Trust & Savings Bank (1)
Bozeman	X Gallatin Trust & Savings Bank (1)
Broadus	X Security Bank & Trust Co. (1)
Butte	X Powder River County Bank
	X Metals Bank & Trust Co. (1)
Cascade	X Stockmen's Bank (1)
Chinook	X First State Bank
Choteau	X Citizen's State Bank (1)
Columbia Falls	X Bank of Columbia Falls
Columbus	X The Yellowstone Bank (1)
Conrad	X Farmers' State Bank
Culbertson	X Culbertson State Bank
Cut Bank	X Bank of Glacier County
Deer Lodge	X Deer Lodge Bank & Trust Co. (1)
Denton	X Farmers State Bank (1)
Dillon	X State Bank & Trust Co.
Edgar	X Edgar State Bank
Flaxville	X Daniels County State Bank
Forsyth	X Forsyth State Bank
Fort Benton	X Chouteau County Bank
Froid	X First State Bank
Fromberg	X Clark's Fork Valley Bank (1)
Glasgow	X Farmers'-Stockgrowers' Bank (1)
Glendive	X Exchange State Bank
	X Glendive State Bank
Great Falls	X Montana Bank & Trust Co. (1)
Hamilton	X Citizens' State Bank
	X Ravalli County Bank
Hardin	X Big Horn County Bank
Harlem	X Security State Bank
Havre	X Hill County State Bank of Havre
Helena	X Union Bank & Trust Co. (1)
Laurel	X The Yellowstone Bank (1)
Lewistown	X Northwestern Bank of Lewistown
Libby	X First State Bank (1)
Malta	X First State Bank
Manhattan	X Manhattan State Bank
Mariondale	X Stockmen's Bank of Martinsdale
Miles City	X The Bank of Miles City
Phillipsburg	X Montana State Bank
Plentywood	X Security State Bank
Polson	X Security State Bank
Poplar	X Traders' State Bank

Red Lodge	X Meyer & Chapman State Bank
Richey	X First State Bank (1) TENTA.
Roberts	X Roberts State Bank
Ronan	X Ronan State Bank (1)
Roundup	X Miners' & Merchants' Bank
Scobey	X Citizens' State Bank
Shelby	X First State Bank
	X Sunburst State Bank
Sheridan	X Bank of Sheridan
Somers	X State Bank of Somers
Stanford	X Basin State Bank
Stevensville	X First State Bank
Sweet Grass	X First International Bank
Terry	X State Bank of Terry (1)
Thompson Falls	X First State Bank
Townsend	X State Bank of Townsend (1)
Troy	X Kootenai Valley State Bank
Victor	X Farmers' State Bank (1)
Whitehall	X Whitehall State Bank
Wolf Point	X First State Bank
Worden	X Farmers State Bank (1)
Wyolak	X Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Havre	Havre Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Lewistown	State Building and Loan Association
Livingston	Empire Building and Loan Association
Miles City	Custer County Building Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association
*Townsend	Broadwater County Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Bridger	American National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Columbus	Stillwater National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
	Merchants' National Bank
Great Falls	First National Bank
	Great Falls National Bank
Hardin	First National Bank
Harlowton	Continental National Bank
Havre	Montana National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	National Bank of Lewistown
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

MONTANA CREDIT UNION ASSOCIATIONS

Butte	Associated Credit Union
Helena	Montana Teachers Credit Union
Hingham	Our Lady of Ransom Credit Union
Kalispell	Kalispell Credit Union
Miles City	Milwaukee Employees' Credit Union
Missoula	Missoula Credit Union
Whitefish	Whitefish Credit Union

(1) Members Federal Reserve Bank.

*Liquidating.

ABSTRACT NO. 133

Aggregate Resources and Liabilities of the 71 State Banks of Montana December 31, 1938, and Comparison with Reports of the 72 State Banks on December 31, 1937

RESOURCES:	Dec. 31, 1938	Dec. 31, 1937	Increase+ Decrease—
Loans and Discounts.....	\$16,137,170.60	\$16,127,394.86	\$ 9,775.74+
Overdrafts	17,927.23	22,777.15	4,849.92—
U. S. Bonds.....	15,842,321.80	15,870,929.51	28,607.71—
Bonds, Warrants, Etc.....	7,566,289.01	7,935,645.78	379,356.77—
Stock Federal Reserve Bank	104,300.00	104,050.00	250.00+
Cash and Due from Banks.....	25,989,949.16	24,188,384.12	1,801,565.04+
Banking House.....	913,742.42	956,541.89	42,799.47—
Furniture and Fixtures.....	126,496.70	146,068.35	19,571.65—
Other Real Estate.....	281,971.18	300,792.40	18,821.22—
Other Assets.....	135,446.94	156,109.09	20,662.15—
TOTAL.....	\$67,105,615.04	\$65,808,693.15	\$ 1,296,921.89+

LIABILITIES:			
Capital: Common	\$ 3,432,500.00	\$ 3,270,500.00	\$ 162,000.00+
Preferred	694,400.00	923,700.00	229,300.00—
Debentures	162,750.00	175,250.00	12,500.00—
Surplus	1,578,200.00	1,544,350.00	33,850.00+
Undivided Profits.....	772,479.34	786,878.43	14,399.09—
Reserves	364,052.41	239,830.12	24,222.29+
Due to Banks.....	4,843,507.51	4,064,367.73	779,139.78+
Demand Deposits.....	27,160,783.60	27,240,077.63	79,294.03—
Officers' Checks, Etc.....	645,060.44	561,090.63	83,969.81+
U. S. Government Funds.....	229,438.65	236,965.86	7,527.21—
Other Public Funds.....	10,151,032.95	9,167,922.15	983,110.80+
Time Certificates.....	4,363,443.99	4,760,863.76	297,419.77—
Savings Deposits.....	12,603,379.93	12,740,394.98	137,015.05—
Bills Payable.....	6,600.00	None	6,600.00+
Other Liabilities.....	97,986.22	96,501.86	1,484.36+
TOTAL.....	\$67,105,615.04	\$65,808,693.15	\$ 1,296,921.89+

Average Reserve..... 43.3% 41.2%

Aggregate Resources and Liabilities of the 20 Building and Loan Associations of Montana, December 31, 1938, Compared With Reports of 20 Building and Loan Associations on December 31, 1937

RESOURCES:	Dec. 31, 1938	Dec. 31, 1937	Increase+ Decrease—
Real Estate Loans.....	\$ 8,156,082.73	\$ 7,596,875.29	\$ 559,207.44+
Real Estate Contracts.....	635,635.89	645,139.73	9,503.84—
Real Estate Owned.....	127,157.11	120,108.48	7,048.63+
Office Building, Furniture and Fixtures.....	142,401.47	164,854.47	22,453.00—
Stock Loans.....	78,099.03	89,294.07	11,195.04—
Bonds and Warrants.....	528,884.98	574,108.48	45,223.50—
Cash on Hand and in Banks	512,184.85	312,186.94	199,997.91+
Stock in Federal Home Loan Bank.....	63,985.45	62,026.70	1,958.75+
Other Assets.....	2,958.65	3,800.42	841.77—
TOTAL.....	\$10,247,390.16	\$ 9,568,394.58	\$ 678,995.58+

LIABILITIES:			
Installment Stock.....	\$ 4,016,845.81	\$ 3,950,693.60	\$ 66,152.21+
Prepaid Stock.....	1,274,963.06	1,151,124.84	123,838.22+
Full Paid Stock.....	3,957,205.76	3,547,763.62	409,442.14+
Bills Payable.....	90,862.94	124,601.31	33,738.37—
Due Borrowers.....	124,545.71	92,493.70	32,052.01+
Other Liabilities.....	6,538.53	4,685.45	1,853.08+
Reserve Fund.....	99,144.16	105,165.81	6,021.65—
Federal Insurance Reserve..	36,355.54	None	36,355.54+
Contingent Profits.....	39,332.74	33,877.16	5,455.58+
Contingent Fund.....	422,861.39	393,915.01	28,946.38+
Net Undivided Profits.....	178,734.52	164,074.08	14,660.44+
TOTAL.....	\$10,247,390.16	\$ 9,568,394.58	\$ 678,995.58+

Aggregate Resources and Liabilities of 5 Credit Union Associations of Montana, December 31, 1938, Compared with Reports of 5 Credit Union Associations on December 31, 1937

RESOURCES:	Dec. 31, 1938	Dec. 31, 1937	Increase+ Decrease—
Loans to Members.....	\$ 33,323.61	\$ 29,642.44	\$ 3,681.17+
Bonds and Warrants.....	240.00	637.50	397.50—
Building	2,847.52	None	2,847.52+
Furniture and Fixtures.....	607.26	509.11	98.15+
Cash and Due from Banks.....	4,175.12	3,032.88	1,142.24+
Expense in Excess of Earnings	75.13	51.67	23.46+
TOTAL.....	\$ 41,268.64	\$ 33,873.60	\$ 7,395.04+

LIABILITIES:			
Share Values.....	\$ 35,604.21	\$ 30,636.29	\$ 4,967.92+
Members Deposits.....	428.64	412.00	16.64+
Entrance Fees.....	44.25	11.00	33.25+
Bills Payable.....	2,602.75	700.00	1,902.75+
Dividends	492.68	505.29	12.61—
Reserve Fund.....	1,912.11	1,274.12	637.99+
Undivided Earnings.....	184.00	334.90	150.90—
TOTAL.....	\$ 41,268.64	\$ 33,873.60	\$ 7,395.04+

Not Reporting:

Our Lady of Ransom Credit Union, Hingham
Kalispell Credit Union, Kalispell